



## Philadelphia Homeownership Center

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U.S. Department of Housing and Urban Development

The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3389

May 10, 1999

### **CIRCULAR LETTER PH 99-03**

(Revised: 06-05-06)

TO: All Approved Mortgagees Doing Business in Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia

FROM: Gerry Glavey, Director, Processing and Underwriting Division

SUBJECT: Wood Destroying Insect Inspection Report, (Rev. 1)

The purpose of this memorandum is to clarify the Department's policy with respect to the acceptance of Wood Destroying Insect Inspection Reports on existing properties.

When required as a condition of the appraisal, or by lender's discretion, a Wood Destroying Insect Inspection Report must be included in the case binder with the other appropriate loan documents that are submitted to the Homeownership Center for mortgage insurance. The primary purpose of the form is to provide reasonable assurance that the physical security of the property improvements is not threatened or damaged by termites or other wood destroying insects.

The wood destroying insect inspection report must be signed by an authorized representative of a licensed pest control company. In this regard, we are aware of many states that do not license pest control inspectors but do license pesticide applicators. In such states, it is our policy that the Wood Infestation Inspection Report must be signed by a licensed pesticide applicator. In no instances may this report be signed by a Home Inspector, Roster Inspector, etc. that does not maintain an appropriate pest control inspector and/or applicator's license.

The Homeownership Center's staff will be checking for compliance with this requirement on our desk and field reviews. For information on the Department's requirements on new construction cases, please refer to Mortgagee Letter 99-3. If you have questions regarding these policies, you may contact the FHA Resource Center at (800) CALLFHA.